



UNITED STATES PATENT AND TRADEMARK OFFICE

Application of : Young, Alan et al.
Serial No. : 09/728,471
For : **SYSTEM AND METHOD FOR PERFORMING AN
ELECTRONIC TRANSACTION USING A
TRANSACTION PROXY WITH AN ELECTRONIC
WALLET**

Filed : November 30, 2000
Examiner : Jaketic, Bryan J.
Art Unit : 3627

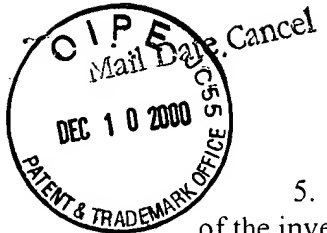
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

DECLARATION PURSUANT TO 37 C.F.R. § 1.131

Dear Sir,

We, the undersigned, Alan Young, Philip G. Chapman, and Robert M. Berardy, each do hereby declare the following:

1. I am an original and joint inventor of the subject matter disclosed and claimed in the above-identified United States Patent Application.
2. I am over the age of 21 and are competent to make this declaration based on our personal knowledge.
3. During the conception and reduction to practice of the subject matter contained in the above-identified United States Patent Application I was employed by Citibank NA, the current assignee of the above-identified United States Patent Application.
4. This document is submitted as evidence that the subject matter recited in claims 1-69 of the above-identified United States Patent Application was conceived by my co-inventors and myself prior to May 9, 2000 and diligently reduced to practice thereafter.




EXPRESS MAIL NO. EV463355791US
Serial No. 09/728,471

5. Exhibit A is a copy of an email evidencing communications between one of the inventors, Philip Chapman, and a patent attorney, John Harrington, which took place on May 1, 2000. This email communication took place as part of the discussions relating to the preparation of a provisional application filed on May 18, 2000, and is further evidence of conception of the invention prior to May 9, 2000.

6. I hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Dated: November 29th, 2004.



Alan Young

Dated: _____

Philip G. Chapman

Dated: _____

Robert M. Berardy

Harrington, John

From: Harrington, John
Sent: Monday, May 01, 2000 5:54 PM
To: 'philip.chapman@citicorp.com'
Cc: Marcou, George; Holmes, Diana; 'david.schreiber@citicorp.com';
'tamara.tishberg@citicorp.com'
Subject: I-Mode Wallet (C0464.196869)

Philip, my apologies for omission of the re line in previous email.

Regards,
John Harrington

-----Original Message-----

From: Harrington, John
Sent: Monday, May 01, 2000 5:31 PM
To: 'philip.chapman@citicorp.com'
Cc: Marcou, George; Holmes, Diana; 'david.schreiber@citicorp.com'; 'tamara.tishberg@citicorp.com'
Subject:



P07301_DOC

Dear Philip:

In follow up of our telephone conversation of April 27, 2000, attached is a draft of a second provisional patent application for the above-identified project based on the oral disclosure taken during the conversation.

As discussed, the attached draft includes the text of the provisional application already filed, plus the additional disclosure commencing at line 26 on page 8, as well as an additional attachment labeled "D" (not attached).

We note your comments regarding the inventorship list and will follow up shortly.

Please review the draft application for technical accuracy and provide us with any suggested changes, preferably in writing and suggesting specific word changes, if possible.

Best regards,

John M. Harrington
Kilpatrick Stockton LLP

EXHIBIT A